



Docket: 186237/US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

First Named Inventor:	Harry T. Kloor	
Appln. No.:	09/714,018	
Filing Date:	November 16, 2000	Examiner: Maria Teresa T. Thein
Title:	DUAL TRANSACTION AUTHORIZATION SYSTEM AND METHOD	Group Art Unit: 3627

**AMENDMENT AND RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, Virginia 22313-1450

I hereby certify that this document is being sent via First Class U. S. mail addressed to: Mail Stop Amendment, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on this 28 day of August, 2006.

Francis E. Cox  
(Signature)

Sir:

In response to the Office Action of February 27, 2006, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 12 of this paper.